

Certificate Number: 06531-PAM-DE-038138401

Bankruptcy Case Number: 16-04203



06531-PAM-DE-038138401

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 29, 2024, at 1:45 o'clock PM CST, David M Banks completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 29, 2024 By: /s/Sharon Schroeder

Name: Sharon Schroeder

Title: Certified Credit Counselor